

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

5 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

APRIL D. ROBINSON,

Case No.:

22-14158 RG

Judge:

Rosemary Gambardella

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: June 23, 2023

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR

Initial Debtor: AR

Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 400 per MONTH to the Chapter 13 Trustee, starting on  
JUNE OF 2022 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Debtor to obtain financing, on or before December 31, 2024, after the probate of inherited Montclair real property, to address remaining plan obligations.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,800
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PHH MORTGAGE/NEW REZ	MORTGAGE ARREARS RE: 86 GRANDVIEW AVENUE, NORTH PLAINFIELD, NEW JERSEY	\$60,113.32	N/A	\$60,113.32	Cont'd payments by the Debtor directly to PHH/New Rez, re-starting 6-1-2022

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Einhorn, Harris, et. al. New Century Financi New Century Financi New Century Financi Wardlaw Hartridge School	Judgment liens against 106 W. Cherry and 86 Grandview	\$100,000 \$6,282 \$5,884 \$2,327 \$11,818	\$382,000 as to West Cherry \$384,900 as to Grandview	Bank of America iao \$440,663 as to W. Cherry PHH/New Rez iao \$494,271 as to Grandview	No Value  No Value	N/A  N/A	No Value  No Value

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

- i. Bank of America, direct payments by the Debtor, no arrears, regarding mortgage encumbering real property located at 106 W. Cherry Street, Rahway, New Jersey. Loan was modified (FHA Mortgage), before filing. Continued payments by the Debtor, directly to Bank of America, no arrears.
- ii. Rocket Mortgage/Quicken, direct payments by the Debtor, no arrears, regarding mortgage encumbering property located at 1021 Kenyon Avenue, Plainfield, New Jersey. Continued payments by the Debtor, directly to Rocket Mortgage/Quicken, no arrears.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Federal Loan Service PO Box 69184 Harrisburg PA 17106-0000	Student Loans, Non-dischargeable obligations.	Direct payments by the Debtor and/or forbearance and/or payments per income sensitive repayment plan. No payments by the Trustee. The Trustee is not to make payment on the student loan obligation(s)	No payments by the Trustee. Direct payments by the Debtor. Trustee is not to pay the obligation (s). Direct payments to the student loan provider (s), and/or forbearance or payment per income sensitive plan.

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Einhorn, Harris, et. al. New Century Financial New Century Financial New Century Financial Wardlaw Hartridge School	Judgment liens against 106 W. Cherry and 86 Grandview regarding all judgments	\$100,000 \$6,282 \$5,884 \$2,327 \$11,818	\$382,000 as to West Cherry \$384,900 as to Grandview	Bank of America iao \$440,663 as to W. Cherry PHH/New Rez iao \$494,271 as to Grandview	No Value as to All Judgments	Entire Judgment Lien Regarding All Judgments. Note: No Personal Liability, Personal Liability Discharged in Earlier Chapter 7 Bankruptcy

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: JUNE 22, 2022.

Explain below **why** the plan is being modified:

It appears that the Debtor will not be able to modify the mortgage against the Grandview property to address the arrearage that accrued. The plan is being changed to eliminate any modification and is now calling for the Debtor to address the mortgage arrearage, pertaining to this property, through a refinance of other property, that the Debtor recently inherited. The Debtor's aunt passed away, on July 24, 2022, and the Debtor, through inheritance, became entitled to a car and a house that the now deceased aunt owned. The car was sold two months ago, with the proceeds being used to pay real estate obligations pertaining to the real property which the Debtor inherited in Montclair, New Jersey. The Debtor is the sole party what inherited the real property, located at 14 Willowmere Avenue, Montclair, New Jersey. To the best knowledge of the Debtor, there is no mortgage against this property and it has a market value, according to an realtor estimate from

Explain below **how** the plan is being modified:

about six months ago, of \$541,000. There is more than sufficient equity, in this property, so that the Debtor should be able to obtain a mortgage to address all remaining plan obligations, after accounting for payments. Plan payments are continuing, at the original amount, for the entire plan term, to allow the Debtor the time necessary to effectuate the probate of the Montclair property. A family friend is currently living in this property and paying utilities, to watch over the house, to prevent break ins or otherwise. Once the probate is completed, the Debtor will rent the property and obtain financing, in the form of a mortgage against this property, to address plan obligations. The plan will no longer call for a loan modification and instead provide for the Debtor to refinance or obtain a mortgage against this inherited property, to address plan obligations.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: JUNE 23, 2023

/S/ APRIL ROBINSON  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: JUNE 23, 2023

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

In re:  
April D Robinson  
Debtor

Case No. 22-14158-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 27, 2023

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db	+ April D Robinson, 1021 Kenyon Avenue, Plainfield, NJ 07060-2805
519644873	+ Constance Eason, 1021 Kenyon Avenue, Plainfield, NJ 07060-2805
519621146	+ Einhorn, Harris Ascher Barbarito Frost, Ironson, PC, 168 East Main Street, Denville, NJ 07834-2651
519621148	+ Einhorn, Harris Ascher Barbarito Frost PC, PO Box 310, 168 East Main Street, Denville, NJ 07834-2651
519621150	+ Einhorn, Harris, Asher, Barbaritto, Frost, PO Box 3010, Denville, NJ 07834-3010
519621151	+ Federal Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
519644874	+ Georgia Brown, 1021 Kenyon Avenue, Plainfield, NJ 07060-2805
519644875	+ Joy Robinson, 1021 Kenyon Avenue, Plainfield, NJ 07060-2805
519621172	PHH Mortgage, 1500 Commerce Parkway, Mount Laurel, NJ 08054
519621171	+ PHH Mortgage, PO Box 13891, Philadelphia, PA 19162-0001
519621179	PHH Mortgage Services Inc., PO Box 5424, Mount Laurel, NJ 08054
519621189	Rocket Mortgage / Quicken Loans, 1050 Woodland Avenue, Detroit, MI 48226
519621192	+ Selip and Stylianou, PO Box 9004, Melville, NY 11747-9004
519621198	Stark & Stark, PO Box 5315, Princeton, NJ 08543-5315
519621196	+ Stark & Stark, 993 Lenxo Drive, Trenton, NJ 08648-2389
519621199	Stark & Stark ESQ, PO Box 5315, Princeton, NJ 08543-5315
519621200	+ Stark & Stark PC, 993 Lenxo Drive, Trenton, NJ 08648-2389
519671333	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Frenkel Lambert et al, 53 Gibson St, Bay Shore, NY 11706-8369
519621205	+ US Department Of Education, PO Box 81404, Atlanta, GA 30366-1404
519621203	+ US Department of Education, Atlanta Service Center, Atlanta Federal Center Tower, 61 Forsyth Street SW , Room 19T89, Atlanta, GA 30303-8928
519621208	+ US Department of Education, National Payment Center, PO Box 4142, Greenville, TX 75403-4142
519621204	+ US Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169
519621207	+ Us Department of Education, PO Box 41309, Nashville, TN 37204-1309
519621209	+ Wardlaw Hartridge School, 1295 Inman Avenue, Edison, NJ 08820-1028

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2023 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2023 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jun 27 2023 21:11:00	The Bank of New York Mellon Trust Company, Nationa, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Jun 27, 2023

Form ID: pdf901

Total Noticed: 66

519621136	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2023 21:11:00	BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070
519621137	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2023 21:11:00	BAC Home Loan Servicing, PO Box 650070, Dallas, TX 75265-0070
519621140	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2023 21:11:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519621138	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2023 21:11:00	Bank of America, PO Box 30610, Los Angeles, CA 90030-0610
519621139	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 27 2023 21:12:00	Bank of America, 100 N Tyon Street, Charlotte, NC 28255-0001
519621141	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 27 2023 21:11:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd., 5th Floor, Miami, FL 33146-1839
519621142	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Jun 27 2023 21:12:00	Bayview Loan Servicing, 62516 Collection Center Drive, Chicago, IL 60693-0001
519621143	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2023 21:11:16	Capital One, NA, Bankruptcy Dept., PO Box 5155, Norcross, GA 30091
519621145	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2023 21:10:44	Capital One, NA, Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
519621153	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2023 21:12:00	Midland Credit Management, 350 Carmino De La Reina, Suite 100, San Diego, CA 92108-3007
519621156	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2023 21:12:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2710
519621154	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2023 21:12:00	Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
519621155	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2023 21:12:00	Midland Funding, 2365 Northside Drive Ste 30, San Diego, CA 92108-2710
519621159	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 27 2023 21:21:31	Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
519621166	+ Email/PDF: bankruptcy@ncfsi.com	Jun 27 2023 21:21:33	New Century Financial, 110 S Jefferson Rd Ste 1, Whippany, NJ 07981-1038
519621160	+ Email/PDF: bankruptcy@ncfsi.com	Jun 27 2023 21:21:34	New Century Financial, 110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038
519621173	+ Email/Text: BKEBN-Notifications@ocwen.com	Jun 27 2023 21:11:00	PHH Mortgage, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
519621174	+ Email/Text: BKEBN-Notifications@ocwen.com	Jun 27 2023 21:11:00	PHH Mortgage, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
519646762	Email/Text: BKEBN-Notifications@ocwen.com	Jun 27 2023 21:11:00	PHH Mortgage Corporation, Bankruptcy Department-P.O. Box 24605, West Palm Beach, FL 33416-4605
519621178	+ Email/Text: BKEBN-Notifications@ocwen.com	Jun 27 2023 21:11:00	PHH Mortgage Services, 1661 Worthington Road, West Palm Beach, FL 33409-6493
519621181	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2023 21:33:08	Portfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502
519621180	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2023 21:09:47	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
519621182	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2023 21:21:41	Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
519621167	Email/Text: signed.order@pfwattorneys.com	Jun 27 2023 21:11:00	New Century Financial, 7 Entin Road, Parsippany, NJ 07054-9944
519621168	Email/Text: signed.order@pfwattorneys.com	Jun 27 2023 21:11:00	New Century Financial, Attn: Pressler & Pressler,

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Jun 27, 2023

Form ID: pdf901

Total Noticed: 66

519621183	Email/Text: signed.order@pfwattorneys.com	Jun 27 2023 21:11:00	7 Entin Road, Parsippany, NJ 07054 Pressler & Pressler ESQ, 7 Entin Road, Parsippany, NJ 07054
519621184	Email/Text: signed.order@pfwattorneys.com	Jun 27 2023 21:11:00	Pressler & Pressler ESQ PC, 7 Entin Road, Parsippany, NJ 07054
519621185	Email/Text: signed.order@pfwattorneys.com	Jun 27 2023 21:11:00	Pressler And Pressler, Attorneys, 7 Entin Road, Parsippany, NJ 07054
519621186	Email/Text: signed.order@pfwattorneys.com	Jun 27 2023 21:11:00	Pressler And Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
519621187	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 27 2023 21:12:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519621188	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 27 2023 21:12:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519659133	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 27 2023 21:12:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519621190	+ Email/PDF: pa_dc_claims@navient.com	Jun 27 2023 21:21:49	Sallie Mae Bankruptcy, 220 Lasley Avenue, Wilkes Barre, PA 18706-1430
519621191	Email/PDF: pa_dc_claims@navient.com	Jun 27 2023 21:21:31	Sallie Mae Servicing, PO Box 4600, Wilkes Barre, PA 18773
519621193	^ MEBN	Jun 27 2023 21:05:11	Selip and Stylianou, 199 Crossways Park Drive, Woodbury, NY 11797-2016
519621194	+ Email/Text: mtgbk@shellpointmtg.com	Jun 27 2023 21:12:00	Shellpoint Mortgage, 55 Beattie Place, Greenville, SC 29601-2165
519621195	+ Email/Text: mtgbk@shellpointmtg.com	Jun 27 2023 21:12:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
519621202	^ MEBN	Jun 27 2023 21:05:20	Stern & Eisenberg PC ESQ, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
519621206	+ Email/Text: edbknotices@ecmc.org	Jun 27 2023 21:12:00	US Department of Education, PO Box 530260, Atlanta, GA 30353-0260

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519621144	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, NA, Bankruptcy Dept., PO Box 5155, Norcross, GA 30091
519621147	*+	Einhorn, Harris Ascher Barbarito Frost, Ironson, PC, 168 East Main Street, Denville, NJ 07834-2651
519621149	*+	Einhorn, Harris Ascher Barbarito Frost PC, PO Box 310, 168 East Main Street, Denville, NJ 07834-2651
519621152	*+	Federal Loan Service, PO Box 69184, Harrisburg, PA 17106-9184
519621157	*+	Midland Funding Co. Inc., 2365 Northside Drive Ste 30, San Diego, CA 92108-2710
519621158	*+	Midland Funding Company, 2365 Northside Drive Ste 30, San Diego, CA 92108-2710
519621162	*+	New Century Financial, 110 S. Jefferson Rd., Suite 104, Whippany, NJ 07981-1038
519621161	*+	New Century Financial, 110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038
519621163	*+	New Century Financial, 110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038
519621164	*+	New Century Financial, 110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038
519621165	*+	New Century Financial, 110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038
519621176	*+	PHH Mortgage, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
519621175	*+	PHH Mortgage, PO Box 13891, Philadelphia, PA 19162-0001
519621177	*+	PHH Mortgage LLC, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
519621169	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, New Century Financial, LLC, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
519621170	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, New Century Financial, LLC, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
519621197	*+	Stark & Stark, 993 Lenxo Drive, Trenton, NJ 08648-2389

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Jun 27, 2023

Form ID: pdf901

Total Noticed: 66

519621210	*+	Wardlaw Hartridge School, 1295 Inman Avenue, Edison, NJ 08820-1028
519621211	*+	Wardlaw Hartridge School LLC, 1295 Inman Avenue, Edison, NJ 08820-1028
519621201	##+	Stern & Eisenberg P C, 1040 N Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925

TOTAL: 0 Undeliverable, 19 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor The Bank of New York Mellon Trust Company National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Produc ajennings@raslg.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-76, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-76 dmcdonough@flwlaw.com
Herbert B. Raymond	on behalf of Debtor April D Robinson herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Sindi Mncina	on behalf of Creditor The Bank of New York Mellon Trust Company National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Produc smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8